

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Jerry Lee Overby  
Mary Jane Lee Overby  
Debtors

Case No. 19-03565-HWV  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: admin  
Form ID: 318

Page 1 of 1  
Total Noticed: 17

Date Rcvd: Nov 29, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 01, 2019.

db #+Jerry Lee Overby, 520 Lakeview Drive, Spring Grove, PA 17362-8448  
jdb +Mary Jane Lee Overby, 520 Lakeview Drive, Spring Grove, PA 17362-8448  
5237715 +Chase, Mail Code OH4-7399, PO Box 182613, Columbus, OH 43218-2613  
5237716 Chase, P.O. Box 78420, Phoenix, AZ 85062-8420  
5237719 Home Depot Credit Services, P.O. Box 9001010, Louisville, KY 40290-1010  
5237720 +Members 1st F.C.U., 5000 Louise Drive, P.O. Box 2104, Mechanicsburg, PA 17055-2104  
5237721 +Mr. Cooper, 8950 Cypress Waters Boulevard, Coppell, TX 75019-4620  
5237722 Mr. Cooper, P.O. Box 650783, Dallas, TX 75265-0783  
5237724 +Roy Ressler & Son, Inc, 27 West Main Street, P.O. Box 515, Mountville, PA 17554-0515  
5237726 +The York Water Company, 130 East Market Street, Box 15089, York, PA 17401-1219

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +EDI: PRA.COM Nov 29 2019 23:38:00 PRA Receivables Management, LLC, PO Box 41021,  
Norfolk, VA 23541-1021  
5237717 EDI: CITICORP.COM Nov 29 2019 23:38:00 Citi Cards, P.O. Box 70166,  
Philadelphia, PA 19176-0166  
5237718 EDI: WFNNB.COM Nov 29 2019 23:38:00 Comenity - Boscov's, P.O. Box 659622,  
San Antonio, TX 78265-9622  
5262216 +EDI: CHASE.COM Nov 29 2019 23:38:00 JPMorgan Chase Bank, National Association as servi,  
7255 Baymeadows Way, Jacksonville, FL 32256-6851  
5237723 +EDI: AGFINANCE.COM Nov 29 2019 23:38:00 One Main Financial, 1000 Carlisle Street,  
Suite 1300, Hanover, PA 17331-1111  
5237725 EDI: RMSC.COM Nov 29 2019 23:38:00 SYNCB/Care Credit, P.O. Box 960061,  
Orlando, FL 32896-0061  
5238133 +EDI: RMSC.COM Nov 29 2019 23:38:00 Synchrony Bank, c/o PRA Receivables Management, LLC,  
PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 7

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 01, 2019

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 29, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Nationstar Mortgage LLC D/B/A Mr. Cooper  
bkgroup@kmlawgroup.com  
Kevin S Frankel on behalf of Creditor JPMORGAN CHASE BANK N.A. pa-bk@logs.com  
Lawrence V. Young (Trustee) lyoung@cgalaw.com,  
pa33@ecfcbis.com;tlocondro@cgalaw.com;rminello@cgalaw.com  
Thomas E. Miller on behalf of Debtor 2 Mary Jane Lee Overby staff@tommlerlawoffice.com  
Thomas E. Miller on behalf of Debtor 1 Jerry Lee Overby staff@tommlerlawoffice.com  
United States Trustee ustregion03.ha.ecf@usdoj.gov

TOTAL: 6

**Information to identify the case:**Debtor 1 **Jerry Lee Overby**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-6206**

EIN --\_-----

Debtor 2 **Mary Jane Lee Overby**

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-9867**

EIN --\_-----

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **1:19-bk-03565-HWV**

12/15

**Order of Discharge****IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Jerry Lee Overby

Mary Jane Lee Overby

**By the  
court:**Honorable Henry W. Van Eck  
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

11/29/19**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**